

**COMMUNITY BANCSHARES OF MISSISSIPPI, INC. EMPLOYEE STOCK OWNERSHIP PLAN**

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 2313544	Number of Insured Depository Institutions 2		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$639	\$746	16.7%		
Loans	\$418	\$485	15.9%		
Construction & development	\$54	\$56	3.8%		
Closed-end 1-4 family residential	\$85	\$112	32.4%		
Home equity	\$12	\$11	-9.0%		
Credit card	\$0	\$0			
Other consumer	\$10	\$10	2.0%		
Commercial & Industrial	\$41	\$40	-1.7%		
Commercial real estate	\$155	\$177	14.6%		
Unused commitments	\$34	\$43	26.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$79	\$83	5.1%		
Asset-backed securities	\$0	\$25			
Other securities	\$46	\$32	-30.3%		
Cash & balances due	\$44	\$54	22.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$55	\$80	47.1%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$55	\$80	47.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$579	\$662	14.3%		
Deposits	\$566	\$651	15.0%		
Total other borrowings	\$5	\$4	-6.9%		
FHLB advances	\$0	\$0	-42.3%		
Equity					
Equity capital at quarter end	\$60	\$84	39.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.6%	9.6%	--		
Tier 1 risk based capital ratio	14.3%	14.7%	--		
Total risk based capital ratio	15.6%	15.8%	--		
Return on equity <sup>1</sup>	8.2%	8.3%	--		
Return on assets <sup>1</sup>	0.8%	0.9%	--		
Net interest margin <sup>1</sup>	4.9%	5.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	68.0%	68.5%	--		
Loss provision to net charge-offs (qtr)	32.3%	201.8%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.6%	0.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	0.0%	6.1%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.9%	1.0%	0.0%	0.1%	--
Home equity	0.0%	0.8%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.3%	0.1%	0.1%	--
Commercial & Industrial	0.2%	0.7%	0.1%	0.0%	--
Commercial real estate	3.4%	1.0%	0.4%	0.0%	--
Total loans	1.8%	1.5%	0.2%	0.0%	--